

African American - Video

Paul: Did the mail come before we left?

Helen: Yes, dear.

Paul: Anything interesting?

Helen: The usual bills...oh, and there was a notice from Social Security about Medicare. You know, Paul, your 65th birthday is just around the corner ...

Paul: Oh boy mmmm

Helen: And we have to start learning about Medicare and how it will help our medical costs...

Paul: I know, I know. I hear a lot about rising medical costs and Helen it scares me. We just haven't been able to save much.

Paul: But sweetheart, the next couple of days are for relaxing...and some down home cookin'!

Helen: Can you believe their daughter, Sandra, has been married a year already? Oh, that was such a lovely wedding. It was inexpensive, but there was a lot of love that day...

Paul: It just goes to show, you don't need a lot of money to make something nice.

Helen: Ummm hmmm

Paul: You know, I'm so glad we were able to help the kids, even on our income. But we haven't been able to save for our retirement, Helen...making do with less won't be easy. How is it that Gwen and Sidney are able to manage now that Sid's retired? Do they have Medicare?

Helen: Why, Paul, you were actually listening to me earlier...Yes, they do. Gwen was telling me about it on our earlier phone call.

Paul: Oh, Gwen, "The Encyclopedia."

Helen: Oh, Stop....she mentioned that there are state programs that help them with Medicare premiums and in some cases deductibles and coinsurance. I think she called them Medicare Savings Programs. We just have to talk about it this weekend. OK?

Paul: Ummm hmmm.....Well, we're getting close...

Paul: Mmmm...I can just smell the ribs cooking. Gwen's peach cobbler has been on my mind this whole trip.

Helen: Keep your mind on the driving please.

Paul: Oh...and then there's the potato salad....ohhhh...and the corn bread...mmm
mm some good eating.

Paul: So Gwen you still clipping those coupons?

Gwen: Yes I am!

Sidney: She saved us a lot of money with those coupons.

Gwen: Thank you very much!

Paul: I am sure she does.

Paul: So Sidney, is retirement everything it's cracked up to be?

Sidney: Do you mean, "Hey Sidney, are you fishing everyday?" (Laughs) Nooo...
But being able to do the things you like most of the time...is still great.

Gwen: Mmm umm and I love having him around...and he cooks more than I do.

Sidney: You know Paul after you retire; you will be able to go fishing with me
more often.

Paul: I must admit, I'm really concerned about retirement and making ends meet.

Sidney: I understand my friend, I understand. Just a few years ago we were in the

same shoes. But, Gwen was able to save on our expenses.

Helen: Gwen, I was telling Paul on the way down that you know something about state programs that uh will help with Medicare costs.

Gwen: Yeah. It's called Medicare Savings Programs. I'm sure I have the brochure inside—I'll give it to you.

Paul: Ok

Gwen: As a matter of fact, come on lets go in and I'll find it. Besides, we need some girl time of our own.

Paul: Uh oh....

Gwen: And Syd, no sneaking ribs before dinner.

Sidney: Oh God, there she goes again....

Gwen: I know you.

Gwen: Lets see here.

Gwen: Oh, here it is, Helen -- Medicare Savings Programs. In fact, I understand many people who qualify aren't applying for the benefits -- especially African

Americans.

Helen: Well, I'm going to apply.

Gwen: Oh yeah.

Helen: Does it say what to do?

Gwen: Yes. Here is the 1-800 number and there is a website address.

Voice Over: Medicare Savings Programs may save you hundreds of dollars a year in Medicare costs. Even if you are not eligible for Social Security or Medicare, you may still be eligible for help in paying some or all of Medicare's premiums and in some cases, Medicare's deductibles and coinsurance. To qualify for Medicare Savings Programs, you must have: Medicare Part A or hospital insurance. If you do not have Medicare Part A because you cannot afford it, there is a program that may pay the Medicare Part A premium for you. And whether you are an individual or a couple, the amount of income and resources you are allowed is limited. If you call 1-800-MEDICARE (1-800-633-4227), they will give you the telephone number in your State to call and find out what income limits apply.

Helen: Gwen, you're a lifesaver. Now, we won't miss out on Medicare savings.

Gwen: Don't mention it. It's so good to have the two of you here.

Helen: I know.

Gwen: Child, I am getting hungry.

Helen: Me too. And Paul can't wait to have your peach cobbler...

Gwen: ...With vanilla ice cream on top, no doubt.

Helen: How'd you know?

Voice Over: Don't Miss Out on the Medicare Savings Programs. For more information Call 1-800-MEDICARE. People with hearing or speech impairment who use a TTY/TDD should call 1-877-486-2048, or go to the Internet. You can find information at www.medicare.gov.